

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kathy Koch
Steven Koch
Debtors

Case No. 17-00254-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Oct 19, 2021

User: AutoDocke
Form ID: 3180WJ2

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db	+ Steven Koch, 456 E. High Street, Bellefonte, PA 16823-1904
jdb	+ Kathy Koch, 124 Mountain View Drive, Jersey Shore, PA 17740-8524
4970882	+ ABSC Recovery, 3189 Princeton Road, Suite 217, Hamilton, OH 45011-5338
4886124	+ AIP Solutions, 9449 N 90th Street Suite 201, Scottsdale, AZ 85258-5037
4886125	+ Altus GTS Inc, 2400 Veterans Memorial Blvd., Suite 300, Kenner, LA 70062-8725
4886126	+ Backyard Prodcasting, 1685 Four Mile Drive, Williamsport, PA 17701-1975
4886127	+ BestLine Leasing, 2582 Gateway Drive, State College, PA 16801-3019
4876398	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
4886130	+ Cambece Law, 200 Cummings Center, Suite 173 D, Beverly, MA 01915-6190
4886137	+ Empire Solutions, 7406 Route 98, Arcade, NY 14009-9713
4970881	+ Energex, 95 Energex Drive, Mifflintown, PA 17059-7748
4876403	+ Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
4876404	+ KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4929580	On Deck Capital, Inc., 101 West Colfax Ave., Floor 9, Denver, CO 80123
4886151	+ Szabo Assoc., 3355 Lenox Road NE, Suite 945, Atlanta, GA 30326-1395
5247199	+ The Muncy Bank and Trust Company, c/o Tina Hopple, Loan Assistant, 2 North Main Street, Muncy, PA 17756-1000
4886152	+ Tim & Doreen Stickles, 9845 North Route 220 Highway, Jersey Shore, PA 17740-7893
4876410	+ Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200
4891880	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
4886154	+ Williamsport Sun Gazette, 252 West 4th Street, Williamsport, PA 17701-6133

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4970880	+ Email/Text: mnapoletano@ars-llc.biz	Oct 19 2021 18:46:00	Ability Recovery Service, PO Box 4031, Wyoming, PA 18644-0031
4876397	EDI: BANKAMER.COM	Oct 19 2021 22:43:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
4899749	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2021 18:50:34	CACH, LLC, PO BOX 10587, GREENVILLE, SC 29603-0587
4912710	EDI: BL-BECKET.COM	Oct 19 2021 22:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4886132	+ EDI: CITICORP.COM	Oct 19 2021 22:43:00	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
4886133	+ EDI: COMCASTCBLCENT	Oct 19 2021 22:43:00	Comcast, Po Box 3001, Southeastern, PA 19398-3001
4876402	+ EDI: CITICORP.COM	Oct 19 2021 22:43:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
4922312	EDI: Q3G.COM	Oct 19 2021 22:43:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

			98083-0657
4876400	+ Email/Text: electronicbkydocs@nelnet.net	Oct 19 2021 18:46:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
4880327	EDI: DISCOVER.COM	Oct 19 2021 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4876401	+ EDI: DISCOVER.COM	Oct 19 2021 22:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
4886138	+ Email/Text: collections@e-hps.com	Oct 19 2021 18:46:00	Heartland Payment Systems, 1 Heartland Way, Jeffersonville, IN 47130-5870
4886140	EDI: IRS.COM	Oct 19 2021 22:43:00	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
4876399	EDI: JPMORGANCHASE	Oct 19 2021 22:43:00	Chase Card, Po Box 15298, Wilmington, DE 19850
4876405	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 19 2021 18:46:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5292011	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2021 18:50:27	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5292012	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2021 18:50:27	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
4876406	Email/Text: camanagement@mtb.com	Oct 19 2021 18:46:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
4891274	Email/Text: camanagement@mtb.com	Oct 19 2021 18:46:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4876407	+ EDI: MID8.COM	Oct 19 2021 22:43:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
4913375	+ EDI: MID8.COM	Oct 19 2021 22:43:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5097138	+ Email/Text: bankruptcy@ondeck.com	Oct 19 2021 18:46:00	On Deck Capital, Inc., 101 West Colfax Ave., 10th Floor, Denver, CO 80202-5167
4886146	+ Email/Text: bankruptcy@ondeck.com	Oct 19 2021 18:46:00	OnDeck Capital Inc., 1400 Broadway, New York, NY 10018-5300
4886147	EDI: PENNDEPTREV	Oct 19 2021 22:48:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
4886147	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2021 18:46:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
4929526	EDI: PRA.COM	Oct 19 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4876408	+ EDI: PRA.COM	Oct 19 2021 22:43:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4886149	+ EDI: RMSC.COM	Oct 19 2021 22:43:00	SYNCB, PO BOX 965015, Orlando, FL 32896-5015
4876409	+ EDI: RMSC.COM	Oct 19 2021 22:43:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
4879180	+ Email/Text: electronicbkydocs@nelnet.net	Oct 19 2021 18:46:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, Lincoln, NE 68508-1911

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
4886128	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
4886129	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
4886136	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
4886134	*+	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
4886135	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
4886139	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
4886131	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
4886141	*+	Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
4886142	*+	KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4886143	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
4886144	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
4886145	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
4886148	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4886150	*+	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
4886153	*+	Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200

TOTAL: 0 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Paul W McElrath, Jr.	on behalf of Debtor 1 Kathy Koch ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W McElrath, Jr.	on behalf of Debtor 1 Steven Koch ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

District/off: 0314-4
Date Rcvd: Oct 19, 2021
TOTAL: 5

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Form ID: 3180WJ2

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Information to identify the case:

Debtor 1	<u>Kathy Koch</u>	Social Security number or ITIN	xxx-xx-2130
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Steven Koch</u>	Social Security number or ITIN	xxx-xx-3014
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:17-bk-00254-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Koch

10/19/21**By the
court:**

Honorable Mark J. Conway
United States Bankruptcy Judge
By: Christina Kovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.